

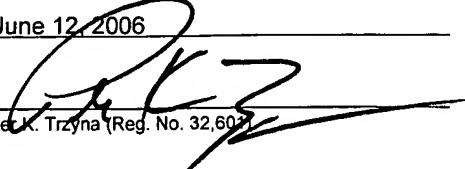


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I, Peter K. Trzyna (Reg. No. 32,601), hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to MS: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below:

Date: June 12, 2006

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Graff-P2-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	GRAFF, Richard A.
Serial No.	:	10/719,474
Filed	:	November 21, 2003
For	:	NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit	:	3621
Examiner	:	VIG, Naresh

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

SIR :

In response to the Office Action mailed 14 February 2006, in the above-referenced patent application, please enter reconsideration of the application in view of the remarks set forth below.